



MEDIA RELEASE

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

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HEALTH INSURANCE STUDY SURVEYS TAKEN TO HELP THE UNINSURED

Nashville, TN-- The Department of Commerce and Insurance is gathering data from Tennessee businesses to determine what types of health insurance are currently offered by employers, and what barriers employers face in providing such benefits to employees.

The Department has teamed with the Center for Business and Economic Research at the University of Tennessee in Knoxville to survey 10,000 Tennessee businesses. These surveys are part of the Department's "Cover Tennessee" project, which is funded through a federal grant from the Health Resources and Services Administration (HRSA), U.S. Department of Health & Human Services, to identify who lacks health insurance in this state and why. The project will gather data from three sources: households, employers, and insurance companies.

"Through the 'Cover Tennessee' project, the state for the first time will be gathering comprehensive data, specific to Tennessee, to clearly identify who has access to health care coverage in this state," said Paula Flowers, Commissioner for the Department of Commerce and Insurance. "With this data, we will then be able to develop specific solutions to meet the identified needs statewide to help expand access and increase the affordability of health care for all Tennesseans."

The employer survey is the first phase of data collection initiated by the Department. The household survey, which will be conducted by the University of Tennessee Center for Health Services Research in Memphis, will be launched shortly. A third study on the financial health of the health insurance market is also being prepared by the Center for Business and Economic Research. These three data collection efforts will be completed by May.

"Participation in the employer survey is essential to ensuring that the data we receive is accurate and reflects the experience of employers across this state," said Dr. Jay Harrington, Cover Tennessee Project Director. "The Department needs accurate and timely responses in order to develop appropriate policy options to address business concerns."

Tennessee is among the least-healthy states in the country, ranked 48th in overall quality of health by the United Health Foundation in 2004. An estimated 780,000 Tennesseans currently lack access to affordable health coverage. For the Tennesseans that do not have employer-sponsored insurance, finding affordable insurance in the private market is a difficult and costly challenge.

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